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ABSTRACT

Based on the 1979 Annual Housing Survey, the elderly--especially the rural elderly--are more likely than other groups to live in inadequate housing. Housing was defined as inadequate if it had one or more of the following flaws: incomplete plumbing facilities, incomplete kitchen facilities, leaking roof, holes in walls or ceilings, and exposed wiring. Fifteen percent of rural heads of household lived in inadequate housing compared with eight percent of the urban elderly. Most elderly heads of household were white, married males aged 65-75 years old with less than a ninth grade education. Of the inadequate housing units of the rural elderly, 45% had two or more structural flaws and were classified as severely inadequate. Comparing four regions (West, North Central, Northeast, and South), the rural South had the highest percentage (10%) of severely inadequate housing, especially among renters. A major factor contributing to housing problems of the elderly was low incomes. Twenty-nine percent of the rural elderly had incomes below the poverty level compared with 10% of the rural nonelderly. Housing affordability was a problem for many rural elderly including those with inadequate housing, who spent more than 30% of their incomes for housing in one case out of every five. (JHZ)

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Economic Research Service

Rural Development Research Report Number 42

Housing of the Rural Elderly

Gail D. Arnold

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Housing of the Rural Elderly. By Gail D. Arnold. Economic Development Division, Economic Research Service, U.S. Department of Agriculture. Rural Development Research Report No. 42.

Abstract

The elderly, especially the rural elderly, are more likely to have housing problems than other groups. The number of rural elderly households increased 16 percent between 1974 and 1979 compared with an increase of only 10 percent for all U.S. households. In 1979, 15 percent of U.S. rural elderly heads of household lived in inadequate housing compared with 8 percent of the urban elderly. Inadequate housing has one or more of the following flaws, among others: incomplete plumbing facilities, incomplete kitchen facilities, leaking roof, holes in walls or ceilings, and exposed wiring. In addition, one out of five elderly homeowners in rural areas and about half of elderly renters had trouble affording their homes.

Keywords: Rural, elderly, housing affordability, adequacy

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Summary

Most elderly people in the United States live in adequate housing, but in rural areas, 27 percent of the elderly renters and 18 percent of all the elderly living in the South have inadequate housing. These findings are based on 1979 Annual Housing Survey data recently analyzed by the Economic Research Service.

A major factor contributing to inadequate housing is the low incomes of the elderly. In 1979, 29 percent of the rural elderly had incomes below the poverty level, far greater than the 10 percent for the rural nonelderly.

The number of rural elderly households increased 16 percent between 1974 and 1979 compared with an increase of only 10 percent for all U.S. households. In 1979, 15 percent of the rural elderly lived in inadequate housing compared with 8 percent of the urban elderly.

Housing is considered inadequate if it has one or more of the following flaws, among others: incomplete plumbing facilities, incomplete kitchen facilities, leaking roof, holes in walls or ceilings, and exposed wiring.

Other findings in this study:

- Forty-five percent of the inadequate housing units of the rural elderly are regarded as severely inadequate, with two or more housing flaws.
- The rural South has the highest percentage (10 percent) of severely inadequate housing, especially among renters.
- Many rural elderly have trouble affording their homes. In 1979, 20 percent of the rural elderly living in adequate housing spent more than 30 percent of their incomes for housing.
- In 1979, 83 percent of rural elderly homeowners owned their homes free and clear, and more than half had lived 20 years or more in their current units.
- The rural elderly live in older, smaller housing units than do the rural nonelderly.

The majority of elderly heads of household in rural areas are white, married males aged 65–75 years old with less than a ninth grade education.

Housing of the Rural Elderly

Gail D. Arnold

Introduction

While most elderly people (65 years old and over) in the United States live in adequate housing, many of those in rural areas have inadequate housing, especially those renting their homes and those living in the South. This report presents a detailed description of the demographic and housing characteristics of the rural elderly.

This study used the 1974 and 1979 Annual Housing Surveys (AHS) as a data base to describe selected households and housing characteristics. At the time of report preparation, 1979 data were the most recent. A brief preview of later data conducted in March 1984 indicates little substantive change. The AHS provides information on the number of housing units in the United States, the characteristics of their occupants, housing and neighborhood quality, and other housing-related variables (*10*).[1]

The surveys were conducted by the Bureau of the Census in cooperation with the U.S. Department of Housing and Urban Development (HUD). The 1974 data on 78,000 housing units were collected by personal interviews from August to October 1974. The 1979 data on 79,000 units were collected by personal interviews from September to December 1979. The sample of the AHS was spread over 461 sample areas, comprising 923 counties and independent cities with coverage in each of the 50 States and the District of Columbia. In order to develop reliable estimates of rural housing characteristics, rural households were sampled at twice the rate of the larger urban sample.[2] Data presented here were obtained by special tabulations of the AHS.

[1]Italicized numbers in parentheses refer to literature cited at the end of this report.

[2]The AHS makes the following distinction between urban and rural housing: urban housing comprises all housing units in urbanized areas and in places of 2,500 inhabitants or more outside urbanized areas. Urban housing consists more specifically of all housing units in (1) places of 2,500 inhabitants or more incorporated as cities, villages, boroughs (except Alaska), and towns (except in the New England States, New York, and Wisconsin) but excludes those housing units in the rural portions of extended cities; (2) unincorporated places of 2,500 inhabitants or more; and (3) other territory, incorporated or unincorporated, included in urbanized areas. Housing units not classified as urban constitute rural housing.

Demographic Characteristics

The number of rural elderly households is growing rapidly. From 1974 to 1979, the number of U.S. households increased 10 percent, whereas the number of rural elderly headed households increased 16 percent. The number of households with heads ranging from 65–74 years old increased 13 percent, while the number with heads 75 years old or older increased 21 percent. The increase of rural elderly headed households between 1974 and 1979 varied considerably among the four regions, ranging from a low of 7 percent in the North Central region to 30 percent in the West (fig. 1).

The majority of rural elderly heads of household in 1979 were white, married (wife present) males, aged 65–75 years old, with less than a ninth grade education (table 1). However, about 30 percent of rural elderly heads of household were single females. There were proportionately fewer rural male heads with each increasing age group. Of the rural heads 65–74 years old, 68 percent were males. This percentage decreased for those aged 75 and over to 53 percent. At the same time, the proportion of rural widows increased with each older age group. Of the rural heads 65–74 years old, 30 percent were widows; in the 75-plus age group, 54 percent were widows. The higher proportion of single female heads in the older age group reflects the longer life expectancy of females.

Education levels of the elderly are rising. According to 1979 data, 22 percent of heads 65–74 years old had graduated from high school compared with 14 percent of the heads 75 or older. Although levels of educational attainment are lower in rural than in urban areas, the rural elderly in 1979 were better educated than comparable age groups in 1974. Since each younger age group is better educated, each generation of the elderly will be better educated than the previous one.

Mobility and Tenure

Most of the rural elderly heads are longtime residents of the housing units currently occupied. Amost half of those who were homeowners in 1979 had lived in their units 20 years or more. Only 14

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percent had lived in their current units less than 5 years. By comparison, the rural elderly renter is highly mobile; 52 percent of the rural elderly renters moved between 1974 and 1979.

The percentage of homeowners among the rural elderly is higher than that among the urban elderly. In 1979, 83 percent of the rural elderly were homeowners compared with 64 percent of the urban elderly.[3] Among the urban elderly, 32 percent were renters compared with 11 percent of the rural elderly.[4]

The distribution of rural elderly heads is consistent with the distribution of all rural households, of which 43 percent resided in the South in 1979. Distributions among and between regions of rural elderly owners and renters are shown in figs. 2 and 3. These distributions differ from that of the rural elderly population in general. The proportion of owners and renters varies within each region. The Northeast and West have higher proportions of renters and lower proportions of owners than do the Southern and North Central regions.

[3]Excludes owners of condominiums and cooperatives.
[4]Excludes households which paid for rent by other than cash.

Income

Incomes of elderly households in 1979 were less than half those of nonelderly households. Loss of earnings following retirement often aggravates the economic problems of the elderly. However, the use of current income as a measure of economic well-being may have overestimated the economic problems of the elderly given their accumulated wealth (13, pp. 1–4).

Figure 1

Regional Distribution and Growth of Rural Elderly Heads of Household

*Top numbers refer to percentage distribution by region in 1979.
•Bottom numbers indicate percentage increase in elderly household heads from 1974 to 1979.

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Table 1—Demographic characteristics of elderly heads of household, 1979

Characteristics	Rural		Urban		Total	
	Number	*Percent*[1]	*Number*	*Percent*[1]	*Number*	*Percent*[1]
Total elderly heads	4,748,157	100	11,516,538	100	16,264,695	100
Race:						
White	4,384,959	92	10,288,281	89	14,673,240	90
Black	329,249	7	1,085,571	9	1,414,820	9
Other	33,949	1	142,686	1	178,635	1
Highest grade of school attended:						
No school	78,530	2	181,856	2	260,386	2
Kindergarten–8th	2,365,428	50	4,171,363	36	6,536,791	40
9th–11th	763,598	16	1,827,164	16	2,590,762	16
High school graduate	894,846	19	2,948,677	26	3,843,523	24
College	645,755	14	2,387,478	21	3,033,233	19
Marital status:						
Married	2,506,895	53	4,819,563	42	7,326,458	45
Single	2,241,262	47	6,696,975	58	8,938,237	55
Sex:						
Male	2,982,668	63	6,032,173	52	9,014,841	55
Female	1,765,489	37	5,484,365	48	7,249,854	45

[1]Percentages may not add to 100 due to rounding of data.

In 1979, 36 percent of the rural aged had incomes less than $5,000; more than half had incomes less than $7,000. In comparison, 41 percent of the nonaged had incomes above $20,000, and well over half had incomes of $15,000 or more. The median income for the rural aged was less than $7,000 compared with nearly $16,000 for the rural nonaged (table 2).

Incomes differ significantly between regions and between owners and renters. Median incomes of rural elderly heads varied by more than $2,000 among the four regions in 1979, ranging from more than $8,034 in the Northeast to $5,779 in the South. Median incomes for owners were $3,325 higher than those for renters. The owner/renter differences in median incomes ranged from approximately $3,900 in the Northeast to $2,900 in the South where incomes generally were lower than elsewhere.

Social security and railroad retirement are the most common sources of income for the elderly. Interest and bonds provided some income for more than half of the households in 1979. Only 1 out of 12 elderly rural households received any welfare or public assistance, although 29 percent had incomes below the poverty level. This finding is expected since asset eligibility tests may exclude many elderly from qualifying for assistance programs.

Housing Characteristics

Eight out of 10 rural elderly heads of household resided in single detached units in 1979. Nine percent lived in mobile homes and 7 percent in multiple units. The rural elderly live in smaller units than the nonelderly. In 1979, 56 percent of rural elderly heads lived in units with fewer than three bedrooms; 33 percent lived in units with fewer than five rooms.

In comparison, approximately 7 out of 10 rural nonaged lived in units with three or more bedrooms, and more than three-fourths lived in units with five or more rooms. This size differential may be partially related to the age of the units. The majority of the units occupied by the rural aged were built over 30 years ago. Most of the units built prior to 1950

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"... were constructed at a time when standards of space, arrangement and storage were much lower, and building technology was less well advanced than it is today (4)."

The rural elderly live in slightly larger units than do the urban elderly. In 1979, 66 percent of the rural aged lived in units with five or more rooms, and 45 percent had three or more bedrooms as compared with the urban elderly's 56 percent and 33 percent, respectively.

Housing Quality

A series of structural and functional housing characteristics describe the quality of housing. In addition, the adequacy of a particular housing unit depends upon the characteristics and needs of the occupants. Three measures of housing quality and adequacy are used here: (1) a simple definition of substandard housing, (2) a listing of the structural and functional flaws in the housing unit, and (3) the definition of inadequate housing developed by HUD for the report series *How Well are We Housed?* (11, 12).

Substandard Housing

A substandard housing unit is one that is crowded, 1.01 or more persons per room, or lacks complete private plumbing facilities. Complete plumbing facilities are defined as hot and cold piped water, a flush toilet, and a bathtub or shower. The plumbing must be inside the structure and exclusively used by the occupants. Although crowding was not a major problem among the elderly (due to small household sizes) in 1979, 9 percent of all rural elderly households lived in substandard housing, largely because of inadequate plumbing.

Figure 2

National Distribution of Rural Elderly Owners/Renters

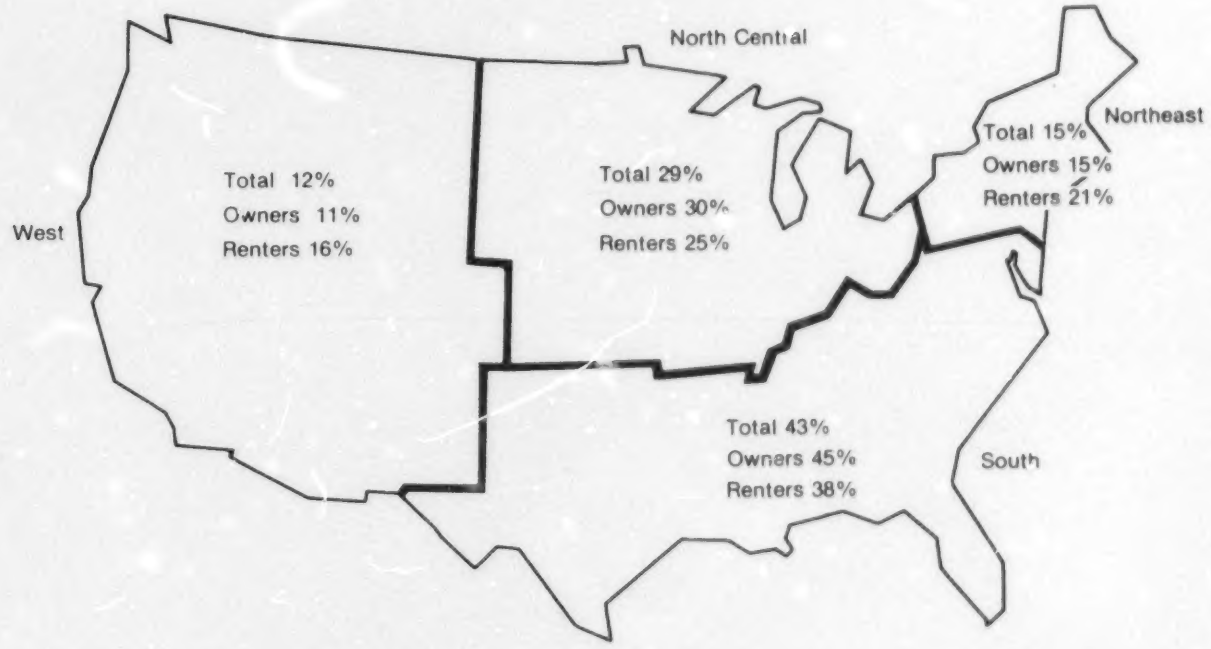
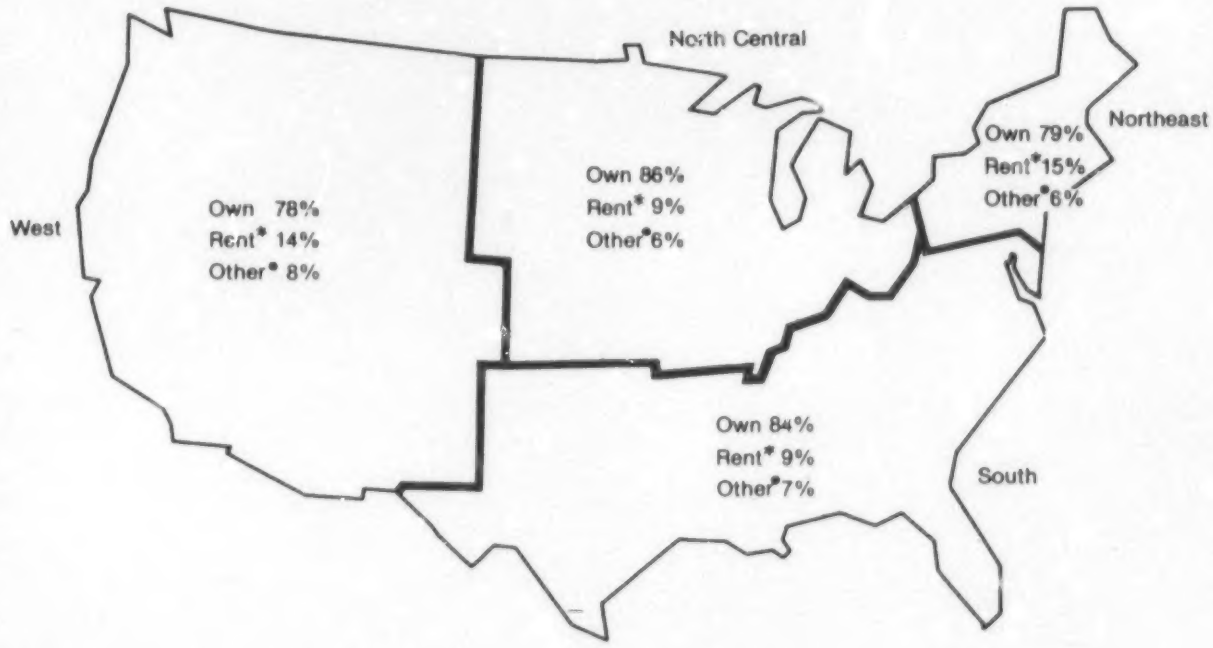


Figure 3

Distribution of Rural Elderly Households by Tenure Within Each Region



* Rent includes only those households which paid cash for rent.
• Other includes cooperatives, condominiums, and households that did not pay cash for rent.

Table 2—Rural income distribution by age category of head of household, 1979

Income levels	Nonaged		Aged		Total	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Less than $5,000	1,420,350	8	1,700,795	36	3,121,145	14
$5,000–$6,999	903,814	5	711,973	15	1,615,787	7
$7,000–$9,999	1,692,133	9	822,203	17	2,514,336	11
$10,000–$12,499	2,048,811	11	421,481	9	2,470,292	11
$12,500–$14,999	1,571,353	9	283,996	6	1,855,349	8
$15,000–$19,999	2,985,007	17	352,843	7	3,337,850	15
$20,000–$29,999	4,435,307	25	279,062	6	4,714,369	21
$30,000 or more	2,936,735	16	166,345	4	3,103,080	14
Total	17,993,510	100	4,738,698	100	22,732,208	100
			Dollars			
Median income	15,604	—	6,878	—	14,716	—

— = Not applicable.

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A disproportionate percentage of rural elderly renters (19 percent) lived in substandard housing compared with rural elderly owners (7 percent). Thirteen percent of nonelderly renters lived in substandard housing compared with 6 percent of nonelderly owners. In all regions of the country, substandard housing was more common among renters than owners (table 3).

Approximately 7 out of 10 of the substandard units occupied by the rural elderly were located in the South in 1979. This relatively high concentration reflects the greater prominence of renters among the elderly in the South, the lower incomes in that region, and the greater frequency of substandard housing among both owners and renters in the South (table 4).

Structural and Functional Flaws

Another way of looking at the quality of housing is by examining the number of structural and functional flaws in the housing unit. A unit has a structural flaw if it has two or more of the following defects: open cracks or holes in walls or ceilings, holes in the interior floors, or broken plaster or peeling paint over 1 square foot. A unit has a functional flaw if it has one or more of the following defects: inadequate plumbing facilities, kitchen facilities, or heating equipment.

Table 3—Percentage of rural elderly heads of household living in substandard units by region and tenure, 1979

Tenure	Northeast	North Central	South	West	United States
			Percent		
Rural elderly heads	4	6	14	4	9
Owners	3	5	11	2	7
Renters	11	7	35	11	19

Note: Table is based on 4,748,157 persons.

Table 4—Regional distribution of substandard units of rural elderly heads of household by tenure, 1979

Tenure	Northeast	North Central	South	West	United States
			Percent		
Rural elderly heads	7	19	69	5	100
Owners	6	21	69	4	100
Renters	12	9	69	9	100

Few rural elderly households (4 percent) lived in structurally flawed housing in 1979. Based on measures of the frequency of each flaw, rural elderly households had the following problems in decreasing order of importance (table 5). Eight percent had incomplete plumbing facilities, 5 percent had incomplete kitchen facilities; 5 percent had open cracks or holes in the walls or ceilings; 4 percent (excluding the South) had inadequate heating; 4 percent had peeling paint over 1 square foot; and 2 percent had holes in the interior floors.

The housing of rural elderly is more often flawed than housing of urban elderly. In 1979, only a small percentage of units of the urban aged had inadequate plumbing facilities (2 percent), kitchen facilities (1 percent), and heating equipment (1 percent). About the same percentage (3 percent) of units occupied by urban elderly had structural flaws as units of rural elderly.

Rural elderly households have a higher percentage of units with flaws than nonelderly households. In 1979, fewer rural nonelderly units had inadequate plumbing facilities (4 percent), inadequate kitchen facilities (2 percent), and structural flaws (3 percent). Inadequate heating was equally common among elderly and nonelderly rural households.

Housing flaws are more prevalent among rural elderly renters than owners. Of the rural aged renters in 1979, 19 percent lived in units with inadequate plumbing facilities, and 11 percent had inadequate kitchen facilities, well above the 6 percent and 3 percent, respectively, among rural aged owners. Structural defects were three times more common among renters than owners (table 6).

Housing deficiencies are far more prevalent among single rural elderly males than among single rural elderly females. Lack of plumbing is particularly prominent in the housing of single males (table 7). The somewhat higher frequency of renters among males than females likely contributes to the greater amount of flawed housing among single males.

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Table 5—Comparison of housing deficiencies by age category of head and rural/urban location, 1979

Item	Rural			Urban		
	Total	Nonaged	Aged	Total	Nonaged	Aged
			Number			
Household heads	22,874,418	18,126,261	4,748,157	55,905,221	44,388,683	11,516,538
			Percent			
Type of flaw:						
Plumbing	5	4	8	1	1	2
Kitchen	3	2	5	1	1	1
Sewage disposal	3	2	6	*	*	*
Heating	4	4	4	1	1	1
Structural	3	3	4	4	4	3
Public hall	1	1	1	3	3	3
Toilet access	5	6	1	3	4	1
Electrical	*	*	1	*	*	*
Number of flaws:[1]						
One	12	12	8	10	11	7
Two	2	2	2	2	2	1
Three	2	1	3	*	*	*
Four	1	1	2	*	*	*
Inadequate housing[2]	16	16	15	12	13	8
Severely inadequate housing[3]	5	4	7	2	2	1

*Less than 1 percent.
[1]Units with five or more flaws were less than 1 percent.
[2]Housing units with one or more flaws.
[3]Housing units with two or more flaws.

Table 6—Comparison of housing deficiencies between rural elderly heads of household by tenure, 1979

Item	Owners		Renters		Total	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*[1]
Rural elderly heads	3,994,277	100	753,880	100	4,748,157	100
Type of flaw:						
Plumbing	248,087	6	144,492	19	392,579	8
Kitchen	134,624	3	86,222	11	220,846	5
Sewage disposal	163,391	4	108,474	14	271,865	6
Heating	140,888	4	32,999	4	173,887	4
Maintenance	107,895	3	67,761	9	175,656	4
Public hall	41,522	1	8,975	1	50,497	1
Toilet access	48,346	1	1,585	*	49,931	1
Electrical	13,303	*	10,937	2	24,240	1
Number of flaws:						
One	309,275	8	81,311	11	390,586	8
Two	83,253	2	21,378	3	104,631	2
Three	76,547	2	56,305	8	132,852	3
Four	38,156	1	34,492	5	72,648	2
Five	8,002	*	6,099	1	14,101	*
Inadequate housing[1]	515,233	13	199,585	27	714,818	15
Severely inadequate housing[2]	205,958	5	118,274	16	324,232	7

*Less than 1 percent. [1]One or more flaws. [2]Two or more flaws.

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Flawed housing is more common in the South than in other regions. Approximately 13 percent of the housing occupied by rural elderly households in the South in 1979 had inadequate plumbing facilities; 8 percent had inadequate kitchen facilities; and 6 percent had structural deficiencies (table 8).

The West showed the highest percentages of inadequate heating (South excluded); however, this may have been due to the Southwestern areas constituting a larger percentage of the West. Heating facilities are inadequate if no heating equipment is used or if the heating equipment consists of only a fireplace, stove, or room heater without a flue. In the Southwest, as in the South, heating facilities may not be needed to the extent they are needed in the North. Therefore, heating facilities in the Southwest may have been classified as inadequate when, in fact, they were adequate for the local climate.

Inadequate Housing

HUD's more comprehensive approach to housing quality defines an inadequate unit as one that suffers from one or more of these defects:

- Incomplete or shared plumbing facilities;
- Incomplete or shared kitchen facilities;
- No public sewer, septic tank, cesspool, or chemical toilet;
- Inadequate heating (excluding the South);
- Inadequate maintenance (the unit suffers from any two of these defects): leaking roof, open cracks or holes in the interior walls or ceilings, holes in the interior floors, or broken plaster or peeling paint on interior walls or ceilings;

Table 7—Comparison of housing deficiencies of single male and single female rural elderly households, 1979

Item	Male		Female		Total	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Single rural elderly heads	446,444	100	1,384,875	100	1,831,319	100
Type of flaw:						
Plumbing	104,670	23	102,966	7	207,636	11
Kitchen	67,360	15	59,023	4	126,383	7
Sewage disposal	77,246	17	61,482	4	138,728	8
Heating	36,926	8	31,624	2	68,550	4
Maintenance	34,113	8	50,502	4	84,615	5
Public hall	6,221	1	16,526	1	22,747	1
Toilet access	2,309	1	5,834	*	8,143	*
Electrical	6,066	1	5,736	*	11,802	1
Number of flaws:						
One	46,626	10	109,028	8	155,654	9
Two	21,604	5	24,397	2	46,001	3
Three	38,815	9	31,261	2	70,076	4
Four	28,388	6	16,457	1	44,845	2
Five	3,016	1	3,252	*	6,268	*
Inadequate housing[1]	138,449	31	184,395	13	322,844	18
Severely inadequate housing[2]	91,823	21	75,367	5	167,190	9

*Less than 1 percent.
[1]One or more flaws.
[2]Two or more flaws.

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- Few or no light fixtures; loose, broken, or missing steps; or a loose or missing stair railing in public areas of multiple housing units;
- Inadequate toilet access—access to sole flush toilet is through one of two or more bedrooms used for sleeping (applies only to households with children under 18); and
- Inadequate electrical facilities—exposed wiring, blown fuses, or tripped circuit breakers three or more times in last 90 days, and no working wall outlet in one or more rooms.

By this comprehensive measure of housing deficiencies, 15 percent of the rural elderly headed households lived in inadequate housing in 1979 compared with 8 percent of the urban elderly (table 5). Inadequate rural housing was particularly prominent among elderly renters (27 percent) and elderly single males (31 percent) (tables 6 and 7, respectively).

Of the inadequate units occupied by the rural elderly, 55 percent had only one flaw, and 45 percent had two or more flaws and thus are regarded as severely inadequate. In 1979, 93 percent of the units with inadequate kitchen facilities also had one or more other flaws. Nearly 80 percent of those units lacking plumbing were severely inadequate. Seventy-one percent of those with inadequate electrical equipment and 59 percent with inadequate maintenance were severely inadequate. Only 30 percent of the units with inadequate heating, 14 percent with inadequate toilet access, and 8 percent with inadequate public halls were severely inadequate.

Inadequately housed rural elderly were most prevalent in the West (19 percent) and the South (18 percent) and less common in the North Central region (12 percent) and the Northeast (10 percent). However, severely inadequate housing was far more prevalent in the South (10 percent) than in the other regions: the North Central (5 percent), the Northeast (3 percent), and the West (3 percent) (table 8).

Table 8—Comparison of housing deficiencies by region, in units occupied by the rural elderly, 1979

Item	Northeast		North Central		South		West		Total	
	Number	*Pct.*	*Number*	*Pct.*	*Number*	*Pct.*	*Number*	*Pct.*	*Number*	*Pct.*
Total elderly heads	734,252	100	1,355,914	100	2,086,604	100	571,387	100	4,748,157	100
Type of flaw:										
Plumbing	28,239	4	78,279	6	270,079	13	15,982	3	392,579	8
Kitchen	10,383	1	44,280	3	156,067	8	10,116	2	220,846	5
Sewage disposal	13,743	2	49,889	4	196,168	9	12,065	2	271,865	6
Heating	28,703	4	65,719	5	—	—	79,465	14	173,887	4
Maintenance	10,381	1	27,351	2	127,780	6	10,144	2	175,656	4
Public hall	9,969	1	20,813	2	8,045	*	11,670	2	50,497	1
Toilet access	5,801	1	10,420	1	28,901	1	4,809	1	49,931	1
Electrical	768	*	1,634	*	21,087	1	751	*	24,240	1
Number of flaws:[1]										
One	51,281	7	99,945	7	151,295	7	88,065	15	390,586	8
Two	12,596	2	21,667	2	65,683	3	4,685	1	104,631	2
Three	7,274	1	21,118	2	98,513	5	5,947	1	132,852	3
Four	2,423	*	15,938	1	49,668	2	4,619	1	72,648	2
Inadequate housing[2]	73,574	10	164,268	12	371,410	18	105,566	19	714,818	15
Severely inadequate housing[3]	22,293	3	64,323	5	220,115	10	17,501	3	324,232	7

— = Not applicable.
*Less than 1 percent.
[1]Less than 1 percent of the units had five or more flaws.
[2]Housing units with one or more flaws.
[3]Housing units with two or more flaws.

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Summary of Housing Quality

These three definitions of housing deficiencies—substandard housing, structural and functional flaws, and inadequate housing—reveal varying degrees of poor-quality housing. In all cases, however, the rural South has the highest percentage of flawed housing. And, rural elderly headed households, especially the renters in the South, are severely plagued with inadequate housing.

Housing Affordability

Many elderly households on reduced or fixed incomes have difficulty in meeting such rising housing costs as rent increases, property taxes, utilities, or maintenance expenses. Households spending more than 30 percent of their income for adequate housing (neither crowded nor with inadequate plumbing facilities) have an affordability problem.

The median percentage of income rural owners spent on adequate housing in 1979 was almost the same for the aged as for the nonaged (about 17 percent). However, a considerably higher percentage of income was spent on adequate housing by both the elderly and nonelderly renters—30 and 22 percent, respectively.

In 1979, 20 percent of rural elderly owners in adequate housing had affordability problems, devoting 30 percent or more of their incomes to meet housing costs. Affordability problems were far more prevalent among elderly renters; 48 percent of the rural elderly renters spent more than 30 percent of their incomes for adequate housing. By comparison, 15 percent of the nonaged owners and 31 percent of the nonaged renters had affordability problems. Twenty-five percent of the aged owners in inadequate housing had affordability problems compared with 14 percent of the nonaged owners. By comparison, 30 percent of the aged renters and 29 percent of the nonaged renters living in substandard housing had affordability problems.

Although rural elderly headed households have relatively lower incomes, these elderly are to some degree compensated by lower housing costs. However, income differences exceed the housing cost differences for renters. The median income for rural elderly renters was 64 percent less than that for nonelderly renters, but the median gross rent was only 44 percent less. The median income for rural elderly owners was 61 percent less than that for rural nonelderly owners, and the median monthly housing costs were a similar 67 percent less.

Homeowner Costs

Homeowner costs include real estate taxes, property insurance, utilities, fuel, water, garbage collection, and mortgage payments. However, in 1979, nearly 90 percent of rural homeowners over 65 had paid their mortgages completely. The rural elderly had a median monthly housing cost of $299 for owners with a mortgage and $89 for those without. However, the median monthly housing cost of younger households was considerably higher: $350 for owners with a mortgage and $105 for those without.

Much of the difference in housing costs between the elderly and nonelderly is due to differences in mortgage costs. The median monthly mortgage for elderly owners was $115, well below the $197 for nonelderly owners. This difference reflects the higher interest rates and house prices the younger, more recent home purchasers are paying. Median monthly mortgage payments of the rural aged owners varied considerably by region: $130 in the West, $124 in the Northeast, $119 in the North Central, and $87 in the South.

Rural elderly owners paid lower utility bills in 1979 than nonelderly owners. The median cost of utilities—electric, gas, oil, and water—was $82 for elderly owners and $96 for nonelderly owners. The lower cost to the elderly is likely due to the smaller sizes of both their houses and their households. Monthly utility costs for the rural elderly owner were highest in the Northeast ($90) and lowest in the West ($68).

Real estate taxes paid in 1979 were $191 for the rural elderly owner, far below the $331 for the nonelderly owner. The median tax varied greatly across the regions, from $489 in the Northeast to $96 in the South.

Renter Costs

Monthly housing costs for rural elderly renters include rental payments, utilities, and fuels. In 1979, the median gross rent for rural elderly renters was $114 a month.[5] The median gross rent

[5]Gross rent, as defined by AHS, is the contract rent plus the estimated average monthly cost of utilities and fuels if these items are paid for by the renter in addition to rent.

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for rural nonelderly was $205, nearly 80 percent higher than for rural elderly. Urban elderly paid considerably higher rent, $53 more a month, than rural elderly. Rent paid by rural elderly renters was highest in the Northeast ($148) and lowest in the South ($93).

Renters had lower utility costs than owners. The median monthly cost of utilities for rural elderly renters was $59, lower than the $87 paid by nonelderly renters. Utility costs for rural elderly ranged from $39 in the South and West to $66 in the North Central region.

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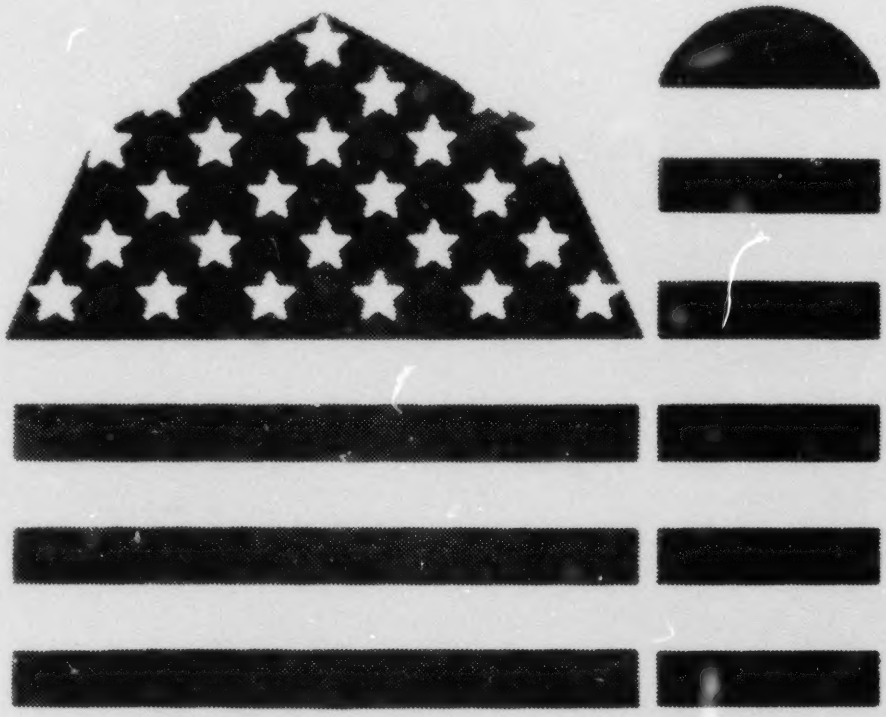

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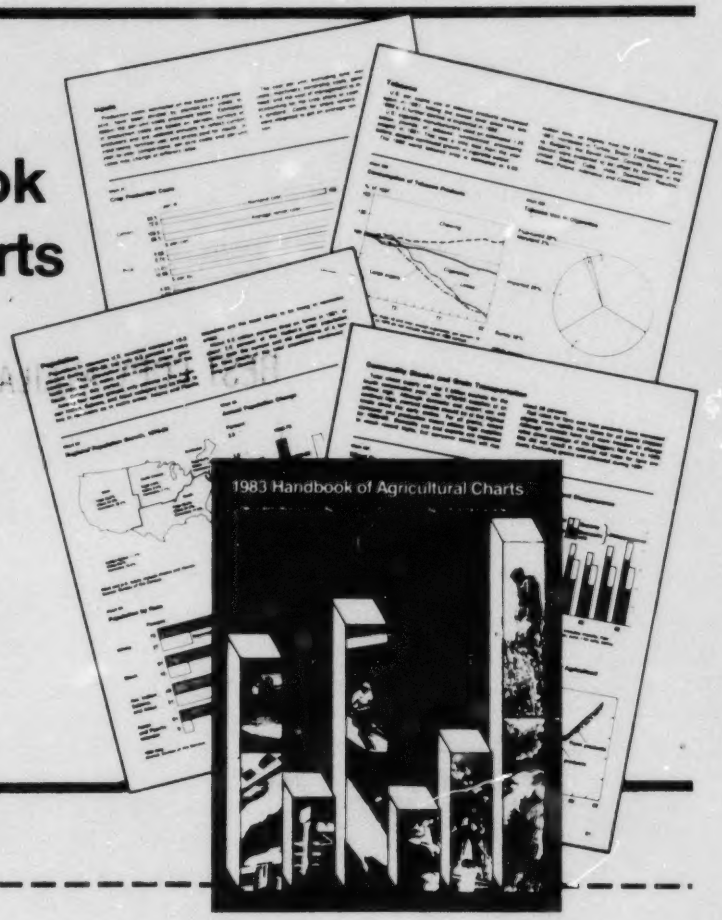

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